

Claims

1. A method of enabling a transaction by a remote user  
for a service having an associated access number, the  
5 method comprising the steps of:
  - a) receiving a request from the user via said access  
number at a central processing server,
  - b) identifying the user from the request,
  - c) determining a valid billing destination from a  
10 plurality of available billing destinations for  
the identified user, and
  - d) effecting an authorisation of the service for  
said user upon determination of a valid billing  
arrangement.
- 15 2. The method as claimed in claim 1 wherein the service  
is a payment for car parking.
3. The method as claimed in claim 1 wherein the service  
20 is the obtaining of a desired product from a vending  
machine.
4. The method as claimed in claim 1 wherein the service  
is the obtaining of a ticket or receipt from a ticket  
25 dispensing machine or ticket collection service.
5. The method as claimed in claim 1 wherein the service  
is the obtaining of a pass/ticket for a mass transit  
30 system.
6. The method as claimed in claim 2 wherein the type of  
car parking is selected from one or more of the  
following:
  - a) pay and display car parking
  - 35 b) meter bay car parking, and/or

c) virtual parking

7. The method as claimed in claim 1 wherein the request is received from the user over a mobile telecommunication network.
8. The method as claimed in claim 7 wherein the user is identified by means of an unique identifier specific to that user for use in the mobile telecommunication network.
9. The method as claimed in claim 8 wherein the unique identifier is an IMSI associated with a mobile telecommunication device associated with the user.
10. The method as claimed in any preceding claim wherein the user is identified from the request by effecting a comparison of a user identifier specific to the user with a database of stored users.
11. The method as claimed in claim 10 wherein the database is co-located with the central processing server.
12. The method as claimed in claim 11 further comprising the step, upon not effecting a matched identifier for the received user identifier within the co-located database of:
- a) querying one or more remote databases, each of the queried databases being associated with a specific one of the plurality of available billing agents, so as to determine whether the received request is associatable with a subscriber to the one or more available billing agents.

13. The method as claimed in claim 12 wherein the querying of the remote database is effected in an order based upon a "best guess" principle.
- 5 14. The method as claimed in claim 1 wherein the available billing destinations include one or more telecommunications operators.
- 10 15. A mobile commerce billing routing application system adapted to determine a correct billing destination from a plurality of available billing destinations for a transaction conducted by a mobile user, the system comprising:
- 15 a) means for receiving a transaction initiated request from a mobile user,
  - b) means for interrogating the request so as to determine whether the request is from an authorised user,
  - 20 c) means for associating the authorised user with one of a plurality of available billing destinations, the means for associating effecting said association based on an interrogation of the request,
  - 25 d) means for determining whether said authorised user is authorised to conduct said requested transaction,
  - e) means for authorising said transaction upon determination that the request is authorised, and
  - 30 f) means for debiting said user's account at the selected billing destination.